

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

JEFFREY DONALD NIKOLEYCZIK
LORI ANN NIKOLEYCZIK
Debtor(s)

Case No. 16-17350-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/19/2016.
- 2) The plan was confirmed on 05/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/19/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,234.29.
- 10) Amount of unsecured claims discharged without full payment: \$75,957.57.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,340.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$24,340.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$7,589.70
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,087.64
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$9,677.34

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	209.65	351.59	351.59	3.05	0.00
AMERICAN INFOSOURCE LP AS AGEI	Unsecured	869.98	NA	NA	0.00	0.00
BECKET & LEE, LLP	Unsecured	377.88	554.11	554.11	4.81	0.00
BILL ME LATER AS SERVICER for SYI	Unsecured	NA	305.80	305.80	2.66	0.00
CH HOSPITAL OF ALLENTOWN	Unsecured	196.85	NA	NA	0.00	0.00
CH HOSPITAL OF ALLENTOWN CLINI	Unsecured	256.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	457.00	NA	NA	0.00	0.00
DEPT OF ED TPD/NELNET	Unsecured	16,362.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	308.77	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	13,528.00	14,621.28	14,621.28	126.95	0.00
ESSA BANK & TRUST	Secured	17,757.99	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	25,329.00	26,430.69	26,430.69	229.48	0.00
GOOD SHEPHERD REHAB HOSPITAL	Unsecured	324.86	NA	NA	0.00	0.00
HAMILTON LAW GROUP	Unsecured	68.00	NA	NA	0.00	0.00
HAMILTON LAW GROUP	Unsecured	NA	79.10	79.10	0.69	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Unsecured	NA	281.79	281.79	2.45	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	95.95	NA	NA	0.00	0.00
LEHIGH VALLEY HOSPITAL	Unsecured	1.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,212.31	1,869.54	1,869.54	16.23	0.00
LVNV FUNDING LLC	Unsecured	570.00	715.70	715.70	6.21	0.00
LVNV FUNDING LLC	Unsecured	854.67	1,182.44	1,182.44	10.27	0.00
M&T BANK	Unsecured	NA	1.00	1.00	0.01	0.00
M&T BANK	Secured	NA	2,459.78	2,459.78	2,459.78	0.00
M&T BANK	Secured	19,490.35	18,387.44	625.00	625.00	0.00
MABT/CONTFIN	Unsecured	626.00	NA	NA	0.00	0.00
MATTHEW A BERGER C/O COMMON	Unsecured	285.00	NA	NA	0.00	0.00
MEDICAL IMAGING OF LEHIGH VALI	Unsecured	195.00	NA	NA	0.00	0.00
MERCK U S SAVINGS PLAN/C/O FIDE	Secured	782.92	NA	NA	0.00	0.00
MERCK U S SAVINGS PLAN/C/O FIDE	Secured	2,326.30	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	565.52	662.48	662.48	5.75	0.00
NATIONAL RECOVERY AGENCY	Unsecured	60.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NEWREZ LLC D/B/A	Secured	NA	10,858.82	4,702.10	4,702.10	0.00
NEWREZ LLC D/B/A	Secured	149,109.95	161,894.61	NA	0.00	0.00
NORTHAMPTON CHIRO CT INC	Unsecured	68.80	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	6.00	6.00	0.05	0.00
PA DEPARTMENT OF REVENUE	Priority	156.00	121.81	121.81	121.81	0.00
PA E-Z PASS	Unsecured	1,036.80	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	727.99	903.05	903.05	7.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	432.10	658.20	658.20	5.71	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	445.12	960.86	960.86	8.34	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,171.80	1,171.80	10.17	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,627.83	2,012.21	2,012.21	17.47	0.00
PROGRESSIVE PHYS ASSOCIATES	Unsecured	70.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	337.00	337.55	337.55	2.93	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	95.11	436.25	436.25	3.79	0.00
SACRED HEART HOSPITAL C/O CEN	Unsecured	196.00	NA	NA	0.00	0.00
ST LUKES UNIVERSITY HOSPITAL C/O	Unsecured	533.00	NA	NA	0.00	0.00
TD BANK/TARGET CREDIT	Unsecured	869.98	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	17,722.00	6,289.11	6,289.11	6,289.11	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,702.10	\$4,702.10	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,084.78	\$3,084.78	\$0.00
TOTAL SECURED:	\$7,786.88	\$7,786.88	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,410.92	\$6,410.92	\$0.00
TOTAL PRIORITY:	\$6,410.92	\$6,410.92	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,541.44	\$464.86	\$0.00

Disbursements:

Expenses of Administration	<u>\$9,677.34</u>
Disbursements to Creditors	<u>\$14,662.66</u>
TOTAL DISBURSEMENTS :	<u>\$24,340.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/20/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.